RECEIVED CENTRAL FAX CENTER

T-076 P.001/007 F-355

AUG 1 5 2006

CERTIFICATION OF FACSIMILE TRANSMISSION

I hereby certify that this paper is being facsimile transmitted to the USPTO at (571) 273- 8300 on the date shown below.

August 15 2006

Francis C. Hand

Art Unit: 2632

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Jeffrey Schwartz

Serial No.:

10/696,296

Filed:

October 29, 2003

Title:

Computerized Risk Management Program

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 Box PCT

AMENDMENT AFTER FINAL REJECTION

Sir:

In response to the Final Rejection dated July 25, 2006, please amend the application as follows:

Of the